

## HUMAN RESOURCES

### BUDGET UNIT: INSURANCE PROGRAMS (ALL ISFs EXCEPT IBP)

#### I. GENERAL PROGRAM STATEMENT

Risk Management, under the direction of the Human Resources Department, administers the county's self-insured and insured insurance programs. All programs are paid from these self-insurance funds and financed by general fund and non-general fund departments, as well as the Board Governed Special Districts and County Service Areas. Self-insurance and insurance programs include auto liability, property, surety, comprehensive auto, law enforcement liability, workers compensation, aircraft liability, airport liability, environmental liability, medical malpractice, and general liability. There is no staffing associated with this budget unit. Revenue over expense is used to meet actuarially determined claims reserve requirements.

#### II. BUDGET & WORKLOAD HISTORY

	<b>Actual 2000-01</b>	<b>Budget 2001-02</b>	<b>Estimated 2001-02</b>	<b>Budget 2002-03</b>
Total Operating Expense	50,890,601	46,491,409	49,882,102	46,735,896
Total Revenue	<u>50,183,614</u>	<u>47,674,156</u>	<u>47,752,031</u>	<u>49,765,885</u>
Revenue Over/(Under) Expense	(706,987)	1,182,747	(2,130,071)	3,029,989

#### III. HIGHLIGHTS OF RECOMMENDED PROGRAM FUNDED ADJUSTMENTS

Additional expenses in services and supplies due primarily to increase in Property Insurance premium after September 11.

##### STAFFING CHANGES

None

##### PROGRAM CHANGES

None

##### OTHER CHANGES

None

#### IV. POLICY ITEMS

None

#### V. FEE CHANGES

None

# HUMAN RESOURCES

GROUP: Administrative/Executive  
DEPARTMENT: Risk Management  
FUND: Internal Services (All Except IBP)

FUNCTION: General  
ACTIVITY: Insurance Programs

HUMAN RESOURCES

## ANALYSIS OF 2002-03 BUDGET

	A	B	C	D	B+C+D E Board Approved Base Budget	F Recommended Program Funded Adjustments	E+F G 2002-03 Proposed Budget	Policy Items
	2001-02 Year-End Estimates	2001-02 Final Budget	Base Year Adjustments	Mid-Year Adjustments				
<b>Appropriations</b>								
Services and Supplies	36,117,780	32,822,841	-	-	32,822,841	6,051,427	38,874,268	
Other Charges	139,456	88,750	-	-	88,750	53,750	142,500	
Total Appropriation	36,257,236	32,911,591	-	-	32,911,591	6,105,177	39,016,768	
Operating Transfers Out	13,624,866	13,579,818	-	-	13,579,818	(5,860,690)	7,719,128	
Total Op Exp	49,882,102	46,491,409	-	-	46,491,409	244,487	46,735,896	
<b>Revenue</b>								
Use of Money & Property	1,196,372	1,490,187	-	-	1,490,187	(542,012)	948,175	
Current Services	39,546,964	38,972,762	-	-	38,972,762	2,620,048	41,592,810	
Other Revenue	<u>7,008,695</u>	<u>7,211,207</u>	<u>-</u>	<u>-</u>	<u>7,211,207</u>	<u>13,693</u>	<u>7,224,900</u>	
Total Revenue	47,752,031	47,674,156	-	-	47,674,156	2,091,729	49,765,885	
Rev Over (Under) Expense	(2,130,071)	1,182,747	-	-	1,182,747	1,847,242	3,029,989	

6-5-20

## HUMAN RESOURCES

### Recommended Program Funded Adjustments

Services and Supplies	2,968,884	Increase in property insurance premiums.
	247,552	Increase in general liability insurance premiums.
	308,000	Increase in aircraft liability premiums.
	261,713	Increase in other insurance premiums (includes CSAC excess insurance for general liability workers' comp and other excess)
	198,498	Increase in malpractice insurance premiums
	271,188	Increase in professional and specialized services
	1,908,434	Increase in claims expenditures
	-150,003	Decrease in management and technical services
	<u>37,161</u>	Other services and supplies
	6,051,427	
Other Charges	53,750	Increase in taxes and assessments
Total Appropriations	<u>6,105,177</u>	
Transfers Out	(5,860,690)	Decrease in GIC payments of \$6,187,422 and increase in transfers to IBP for overhead distribution.
Total Operating Expenses	<u>244,487</u>	
Revenues		
Current Services	2,620,048	Increase in insurance premium revenue of \$2,167,298, claim cost recoveries of \$411,000 and subrogation for departments of \$41,750.
State and Federal Aid	(542,012)	Decrease in interest revenue.
Other Revenue	13,693	Anticipated increase in refunds from overpayment on claims.
Total Revenues	<u>2,091,729</u>	
Total Rev Over(Under) Exp	<u>1,847,242</u>	